



STATE OF WASHINGTON
DEPARTMENT OF FINANCIAL INSTITUTIONS
DIVISION OF CONSUMER SERVICES

P.O. Box 41200 • Olympia, Washington 98504-1200
Telephone (360) 902-8703 • TDD (360) 664-8126 • FAX (360) 664-2258 • <http://www.dfi.wa.gov/cs>

2003 CONSUMER LOAN COMPANY ANNUAL ASSESSMENT REPORT

This report will be reconciled to the Consolidated Annual Report and accompanying supporting documentation.
See WAC 208-620-220(2) for authority.

Name of company as licensed in Washington: _____

Report Due: March 1, 2004 **Assessment for Business** conducted through December 31, 2003

*A penalty of \$100.00 per day will be assessed if received by DFI after due date.
Reports must be filed even if you did NO business in Washington State during 2003.*

Attach the actual supporting documentation used to complete this Consolidated Annual Report. These include:

- A list of Washington loans originated, funded, or purchased during 2003 (loan #, amount, date, collateral, etc)
AND EITHER:
 - Washington-State-business-only financial statements prepared according to GAAP
OR
 - Company-wide financial statements prepared according to Generally Accepted Accounting Principles (GAAP)
- Any Consolidated Annual Report received without attached supporting documentation will be considered incomplete and therefore subject to the \$100 per day penalty listed above.*

ANSWER EVERY QUESTION OR WRITE IN "NONE"

Assessment Analysis of Dollar Volume of Business Conducted in Washington Under The Consumer Loan Act		Dollar Volume
1.	Principal Balance of all loans on December 31, 2003 (Line 3 of the Consolidated Annual Report)	\$
2.	Principal Balance of Loans with servicing released (Line 2c of the Consolidated Annual Report)	\$
3.	Principal Balance of Loans with servicing retained (Add lines 2d and 2e of the Consolidated Annual Report)	\$
4.	Add lines 1, 2, and 3 (This is your "Adjusted Total Loan Value")	\$
5.	Multiply line 4 by .000180271, enter the total here, and pay this amount. (Round to the nearest cent, not to the nearest dollar) <i>Checks should be made payable to the "Washington State Treasurer"</i>	\$

I hereby certify under penalty of perjury that the information contained in this annual assessment report has been carefully examined by me and is correct and complete, and further acknowledge that there are no misrepresentations or omissions of material facts.

Prepared By: _____
Signature

_____ Date

_____ Type or printed name of preparer

_____ Title

Phone: _____

Fax: _____

e-mail: _____

Instructions for completing the Annual Assessment Report

We suggest you begin by making a copy of these blank forms.

1. Principal Balance of loans on December 31, 2003. This is the total dollar amount of loans originated, funded, or purchased that are outstanding as of December 31, 2003 (whether on or off the company's balance sheet). Your accounting department should have these figures. This number should match the number on line 3 of the Consolidated Annual Report.

2. Principal Balance of Loans made in 2003 and sold in 2003 with servicing released. This is the total dollar amount of loans originated, funded, or purchased by your company during 2003 that your company no longer services (for which your company no longer receives payments on behalf of others). The dollar amount should be the principal balances of the loans, as of the date of sale of the loan. The dollar amount entered here should match the dollar amount entered on line 2c of the Consolidated Annual Report.

3. Principal Balance of Loans sold during 2003 with servicing retained. This is the total dollar amount of loans sold during 2003 with servicing rights retained at the time of the sale. These are loans that are no longer owned by your company but for which your company still services or receives payments on behalf of investors. The dollar amount entered on this line must equal the aggregate (sum) of the dollar amounts entered on lines 2d and 2e of the Consolidated Annual Report.

4. Adjusted total value. Add lines 1, 2, and 3 of the Annual Assessment Report.

5. Assessment Due. This number is the result of multiplying line 4 by the assessment factor of .000180271. This is the amount that should be paid as your assessment fee. **Please, make the check payable to The Washington State Treasurer.** Please, round this figure to the nearest cent. Rounding to the nearest dollar IS NOT ACCEPTABLE.

Attachments:

- Completed Consolidated Annual Report form with notarized affidavit
- Supporting documentation (list of WA loans, financial statements prepared according to Generally Accepted Accounting Principles)
- Check made payable to "Washington State Treasurer" (if any assessment is owed)

Still Need Help? Send your specific questions via e-mail to DCS@dfi.wa.gov or phone 360/902-8811 and someone from the DFI staff will research and respond separately. HINT: This might be a good time for you to check our licensing information for your company to verify addresses, dba's, etc. See our "Licensee List" at www.dfi.wa.gov/cs/list.htm for the details. If you find changes are needed, contact the licensing unit by e-mail above or phone 360/902-8756.



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2003 CONSUMER LOAN COMPANY CONSOLIDATED ANNUAL REPORT

Name of company as licensed in Washington: _____

Main Office Address: _____

WA File Number: _____ Number of locations holding WA licenses during 2003: _____

This consolidated annual report should include all of the company's Washington State business in a single report.

Report Due to DFI: March 1, 2004 **Annual Report for Business** conducted through December 31, 2003

A penalty of \$100.00 per day will be assessed if received by DFI after March 1, 2004.

Reports must be filed even if you did NO business in Washington State during 2003.

Attach the actual supporting documentation used to complete this Consolidated Annual Report. These include:

- A list of Washington loans originated, funded, or purchased during 2003 (loan #, amount, date, collateral, etc)
AND EITHER:
 - Washington-State-business-only financial statements prepared according to GAAP
OR
 - Company-wide financial statements prepared according to Generally Accepted Accounting Principles (GAAP)
- Any Consolidated Annual Report received without attached supporting documentation will be considered incomplete and therefore subject to the \$100 per day penalty listed above.*

ANSWER EVERY QUESTION OR WRITE IN "NONE"

Analysis of Washington State Loans by Size and Number Under the Consumer Loan Act		Number of Accounts	Dollar Volume
1.	Principal balance of all loans on December 31, 2002 (Line 3 from last year's report)		
	Use the numbers in line 1 to calculate "Dollar Volume" divided by "Number of Accounts." Enter the result here. _____ (This is the average principal balance of loans as of December 31, 2002.)	///////// /////////	///////// /////////
2a.	Unsecured or Secured by Security Agreement (personal property) (All WA loans originated, funded, or purchased during 2003)		
2b.	Secured by Real Estate (All WA loans originated, funded, or purchased during 2003)		
2c.	Loans made in 2003 and sold with servicing released (WA loans originated, funded, or purchased during 2003)		
2d.	Loans made in 2003 and sold with servicing retained (WA loans originated, funded, or purchased during 2003)		
2e.	Loans made prior to 2003 and sold during 2003 with servicing retained (WA loans originated, funded, or purchased prior to 2003)		
2f.	Loans that matured or paid out (paid off) during 2003 (WA loans originated, funded, or purchased prior to and during 2003)		
2g.	Add line 2a plus line 2b. Enter the totals in the respective "Number of Accounts" and "Dollar Volume" columns to the right. Use the numbers in line 2g to calculate "Dollar Volume" divided by "Number of Accounts." Enter the result here. _____ (This is the average size of loans made during 2003.)	_____ ///////// /////////	_____ ///////// /////////

2003 CONSUMER LOAN COMPANY CONSOLIDATED ANNUAL REPORT (page 2)

Name of company as licensed in Washington: _____

Analysis of Washington State Loans by Size and Number Under the Consumer Loan Act		Number of Accounts	Dollar Volume
3.	Principal balance of all loans on December 31, 2003 Use the numbers in line 3 to calculate "Dollar Volume" divided by "Number of Accounts." Enter the result here. _____ (This is the average principal balance of loans as of December 31, 2003.)	_____ ///////// /////////	_____ ///////// /////////
4.	Loans secured by Real Estate that were foreclosed during 2003	_____	_____
5.	Loans secured by Real Estate in foreclosure on December 31, 2003	_____	_____
6.	Real Estate loans charged against reserve for loan losses as a result of foreclosures during 2003	_____	_____
7.	All other loans charged against reserve for loan losses during 2003	_____	_____
8a.	Loans contractually delinquent 30 days or more at end of 2003	_____	_____
8b.	Calculate "Dollar Volume" of line 8a divided by "Dollar Volume" of line 3. Enter the result here. _____ (This is the delinquent percentage of outstanding loans.)	///////// ///////// /////////	///////// ///////// /////////

I hereby certify under penalty of perjury that the information contained in this consolidated annual report and attached supporting documentation, has been carefully examined by me and is correct and complete, and further acknowledge that there are no misrepresentations or omissions of material facts.

Prepared By: _____
Signature Date

Typed or printed name of preparer Title {President, Manager, Treasurer}

Phone: _____ Fax: _____ e-mail: _____

AFFIDAVIT for 2003 CONSUMER LOAN COMPANY CONSOLIDATED ANNUAL REPORT

I, _____ the undersigned being the President, Manager, or Treasurer
print name of company President, Manager, or Treasurer circle correct title

of _____, a Washington licensed Consumer Loan Company,
print company name as licensed

swear (or affirm) that to the best of my knowledge and belief the statements contained in this report, including the accompanying schedules and statements (if any), are true and that the same is a true and complete statement in accordance with the law.

Signature of company President, Manager, or Treasurer

Signed and sworn before me this _____ day of _____ 20____ and

I hereby certify that I am not an officer or director of this company. _____
Signature of Notary Public

notary seal here

Notary Public in and for the:

State of _____

County of _____

My appointment expires: _____

Instruction Sheet for completing the Consolidated Annual Report

We suggest you begin by making a copy of these blank forms.

Name of Company – Please include the licensed name of your company on both pages of the report form. Do not use any trade names or “dba’s.” If possible, we’ve populated this information for you.

Main Office Address – Give the full physical address of the Main Licensed Office or Corporate Headquarters address from which you are completing this form. If possible, we’ve populated this information for you.

WA File Number – If you know your file number (last five digits of your license number), please provide it here to speed our filing your data. If possible, we’ve populated this information for you.

Number of Licensed Locations – This should be the total number of offices (or branches) that held a Washington State Consumer Loan License during 2003. If possible, we’ve populated this information for you.

1. Principal balance of all loans on December 31, 2002: This is the total number of loans (or accounts) and total dollar amount (or volume) of loans originated, funded, or purchased by your company that were outstanding as of December 31, 2002 (whether on or off the company’s balance sheet). Your accounting department should have these reports. *HINT: If you filed a Consolidated Annual Report with Washington State DFI last year, you may get this figure from line 3 of last year’s Consolidated Annual Report.*

Average size of principal balances of loans as of last year’s report: This is the average size of all loans outstanding on December 31, 2002. Divide the amount you entered on line 1 “Dollar Volume” column by the number you entered on line 1 “Number of Accounts” column to get the average dollar amount.

Average dollar amount = Dollar Volume line 1 / Number of Accounts line 1

2a. Unsecured or Secured by Security Agreement: This is the number and dollar volume of loans either unsecured, or secured by security agreement (loans that are secured by personal property) that were originated, funded or purchased by your company during 2003. Do not include Real Estate loans.

2b. Secured by Real Estate: Loans secured by real estate (all types of real estate) are loans that were originated, funded, or purchased by your company during 2003, under the authority of the Washington Consumer Loan license. *HINT: Does your company hold both a Consumer Loan license (RCW 31.04) and a Mortgage Broker license (RCW 19.146) in Washington? If yes, make a note of the Mortgage Broker license number on your supporting documentation, and then this report need only include those loans made under the authority granted by the Consumer Loan license.*

2c. Loans made in 2003 and sold with servicing released: Loans originated, funded or purchased by your company during 2003 that your company no longer services (for which your company no longer receives payments on behalf of others). The dollar volume should be the principal balance of the loans, as of the date of sale of the loan. The dollar volume entered here should match the dollar volume entered on line 2 of the Annual Assessment Report.

2d. Loans made in 2003 and sold during 2003 with servicing retained: Loans originated, funded or purchased by your company in 2003 that your company still services (your company still receives payments on behalf of others). The dollar volume entered here should be the principal balance of the loans on the date of sale of the loan. The dollar volume entered here should be added to the dollar volume entered on line 2e of this report; then that sum should be entered as the dollar volume on line 3 of the Annual Assessment Report.

2e. Loans made prior to 2003 and sold during 2003 with servicing retained: Loans made prior to 2003 that were sold during 2003, but that your company still services (for which your company still receives payments on behalf of others). The dollar volume should be the outstanding balance of the loans as of the date of sale of the loan. The dollar volume entered here should be added to the dollar volume entered on line 2d of this report, then that sum should be entered as the dollar volume on line 3 of the Annual Assessment Report.

2f. Loans that matured or paid out during 2003: Enter the dollar volume and total number of portfolio loans that matured and/or were (paid out) paid off during 2003.

Instruction Sheet for completing the Consolidated Annual Report (page 2)

2g. Average size of loans made during 2003. Add the “Dollar Volume” on lines 2a and 2b to enter Dollar Volume for line 2g. Add the “Number of Accounts” on lines 2a and 2b to enter Number of Accounts for line 2g. Then use the information on line 2g to calculate “Dollar Volume” divided by “Number of Accounts”.

$$\text{Average size of Loans} = \text{“Dollar Volume” on lines 2a+ 2b} / \text{“Number of Accounts” on lines 2a + 2b.}$$

3. Principal Balance of loans on December 31, 2003: This is the total number of loans and dollar volume of loans originated, funded, or purchased by your company during 2003 that are outstanding as of December 31, 2003 (whether on or off the company’s balance sheet). Your accounting department should have these figures. This dollar amount should match the dollar amount entered on line 1 of the Annual Assessment Report.

Average size of principal balances of loans as of December 31, 2003: This is the average size of all loans in your company’s portfolio that are outstanding on December 31, 2003. Divide the amount you entered on line 3 “Dollar Volume” column by the number you entered on line 3 “Number of Accounts” column to get the average principal balance of loans. *Average dollar amount = “Dollar Volume” line 3 / “Number of Accounts” line 3.*

4. Loans secured by Real Estate that were foreclosed in 2003: The total number and dollar volume of loans secured by real estate, which your company foreclosed in 2003. (Foreclosure was completed in 2003.)

5. Loans secured by Real Estate in foreclosure on December 31, 2003: The total number and dollar volume of loans secured by real estate that are still in foreclosure as of December 31, 2003.

6. Real Estate loans charged against reserve for loan losses during 2003: This is the total number of accounts and dollar volume of loans secured by real estate that was charged off as a loss during 2003.

7. All other loans charged against reserve for loan losses during 2003: This is the total number of accounts and dollar volume of unsecured loans and loans secured by personal property that was charged off as a loss during 2003.

8a. Loans contractually delinquent 30 days or more at the end of 2003: This is the total number of accounts and dollar volume of loans that are delinquent 30 days or more as of December 31, 2003.

8b. Delinquent Percentage: This is the percentage of loans outstanding that are delinquent. Take the “Dollar Volume” from line 8a and divide by the “Dollar Volume” from line 3.

$$\text{Delinquent Percentage} = \text{“Dollar Volume” line 8a} / \text{“Dollar Volume:” Line 3}$$

Preparer’s Certification & Information: Although these documents may be prepared by the accounting department (or other party within your company); the President, Manager, or Treasurer must review the final document and sign the affidavit. Please remember to have the affidavit notarized. Who actually prepared this report? That person should complete the preparer’s certification and information portion.

Affidavit – Regardless of who prepared the report, the company President, Manager, or Treasurer must review the report and supporting documentation to complete the Affidavit, which must then be notarized.

Attachments:

- List of Washington Loans – List should include loan or account number, loan amount, loan date, type of collateral (real estate, personal property, unsecured, etc), and any other information you think DFI should have to verify the accuracy of your report.
- Financial Statements – prepared according to Generally Accepted Accounting Principles (GAAP) for either Washington State Business Only, or a Company-wide consolidated financial statement.
- Annual Assessment Report (even if zero business for Washington during 2003)
- Check made payable to “Washington State Treasurer” (if any assessment is owed)

Still Need Help? Send your specific questions via e-mail to DCS@dfi.wa.gov or phone 360/902-8811 and someone from the DFI staff will research and respond separately. HINT: This might be a good time for you to check our licensing information for your company to verify addresses, dba’s, etc. See our “Licensee List” at www.dfi.wa.gov/cs/list.htm for the details. If you find changes are needed, contact the licensing unit by e-mail above or phone 360/902-8756.